United States Bankruptcy Court

Northern District of New York

Case No. 15−10098−1−rel

Chapter 7

In re: (Name of Debtor)
Shane D Duff
2858 State Route 9
Ballston Spa, NY 12020

Social Security No.:
xxx−xx−8760

NOTICE OF REQUIREMENT TO FILE A STATEMENT OF COMPLETION OF COURSE IN PERSONAL FINANCIAL MANAGEMENT (Official Form B23)

Notice is hereby given that, subject to limited exceptions, a debtor must complete an instructional course in personal financial management in order to receive a discharge under Chapter 7 (11 U.S.C. § 727), Chapter 11 (11 U.S.C. § 1141(d)(3)) and Chapter 13 (11 U.S.C. § 1328(g)). Pursuant to Rule 1007(b)(7) and Rule 4004(c)(1)(H) of the Federal Rules of Bankruptcy Procedure, the debtor(s) must complete and file a Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management (Official Form B23) as described in 11 U.S.C. § 111.

To comply with this requirement the debtor(s) must complete the financial management course AFTER the filing of the petition. If the certificate of completion of the financial management course pre−dates the filing of the petition the case may be closed without entry of an Order of Discharge. In a joint case, both the husband and wife must complete a personal financial management course, and a statement certifying completion must be filed for each joint debtor.

CHAPTER 7: Individual Chapter 7 Debtor(s), and/or debtor(s)' attorney is/are hereby notified that the debtor(s) must file the certification within 60 days after the date first set for the Section 341 Meeting of Creditors.

CHAPTER 11: Individual Chapter 11 Debtor(s) and/or debtor(s)' attorney(s) is/are hereby notified that the certification must be filed no later than the last payment made as required by the plan OR the filing of a motion for entry of a discharge under § 1141(d)(5)(B) of the Code.

CHAPTER 13: Chapter 13 Debtor(s) and/or debtor(s)' attorney(s) is/are hereby notified that the certification must be filed no later than the last payment made as required by the plan OR the filing of a motion for entry of a discharge under § 1328(b) of the Code.

Failure to file the certification may result in the case being closed without an entry of discharge. If the debtor(s) subsequently file(s) a Motion to Reopen the Case to allow for the filing of the certification, the debtor(s) must pay the full reopening fee due for filing the motion.

Dated:
1/21/15

Kim F. Lefebvre
Clerk of the Bankruptcy Court

**NOTE: Official Form B23 (Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management) is available on the court's website and may be used for this purpose.*

United States Bankruptcy Court
Northern District of New York

In re:
Shane D Duff
Debtor

Case No. 15-10098-rel
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0206-1 User: admin Page 1 of 1 Date Rcvd: Jan 21, 2015
Form ID: nfin1 Total Noticed: 2

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 23, 2015.

db +Shane D Duff, 2858 State Route 9, Ballston Spa, NY 12020-4202
aty +Jonathan David Warner, Warner & Warner, PLLC, 6 Automation Lane, Suite 109, Albany, NY 12205-1658

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****
NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 23, 2015 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 21, 2015 at the address(es) listed below:

Gregory G. Harris-Trustee ggharris@capitalregionlaw.com, gharris@ecf.epiqsystems.com
Jonathan David Warner on behalf of Debtor Shane D Duff jwarner@warnerlawyers.com, atty_jonathan@bluestylus.com
U.S. Trustee USTPRegion02.AL.ECF@USDOJ.GOV

TOTAL: 3